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PTO/SB/21 (09-04) (AW 10/2004)

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Total Number of Pages in This Submission

Application Number	10/785,364
Filing Date	February 23, 2004
First Named Inventor	James E. Greenwood
Art Unit	3624
Examiner Name	Vincent A. Millin
Attorney Docket No.	AFSI-100US

ENCLOSURES (Check all that apply)

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| <input type="checkbox"/> Fee Transmittal Form
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SIGNATURE OF APPLICANT, ATTORNEY OR AGENT

Firm Name	Ratner Prestia		
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Printed Name	Christopher J. Dervishian		
Date	January 23, 2006	Registration No.	42,480

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AFSI-100US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Appln. No: 10/785,364
Applicant: James E. Greenwood et al.
Filed: February 23, 2004
Title: RISK MANAGEMENT SYSTEM
TC/A.U.: 3624
Examiner: Vincent A. Millin

INFORMATION DISCLOSURE STATEMENT

Mail Stop: Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

Pursuant to 37 C.F.R. §§ 1.97 and 1.98 and to the duty of disclosure set forth in 37 C.F.R. § 1.56, the Examiner in charge of the above-identified application is requested to consider and make of record the references listed on the PTO/SB/08a (and/or PTO/SB/08b) submitted herewith. A copy of the reference listed on the PTO/SB/08b , other than U.S. patents, is enclosed.

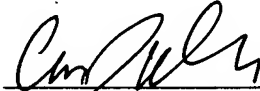
Although the information submitted herewith may be "material" to the Examiner's consideration of the subject application, this submission is not intended to constitute an admission that such information is "prior art" as to the claimed invention.

In accordance with 37 C.F.R. § 1.97(g), the filing of this Information Disclosure Statement shall not be construed to mean that a search has been made.

These references were cited in a search report for a counterpart international application (PCT/US04/27323). A copy of this English language search report, indicating the degree of relevance determined by the international searching authority is submitted herewith.

This Information Disclosure Statement is being filed before mailing of the first Official Action. No first Official Action has yet been received and it is presumed that none has yet been mailed. No fee or statement is required. 37 C.F.R. § 1.97(b).

Respectfully submitted,



Christopher J. Dervishian, Reg. No. 42,480
Attorney for Applicants

CJD/ap

Enclosures: International Search Report
PTO/SB/08a and PTO/SB/08b
Transmittal Form

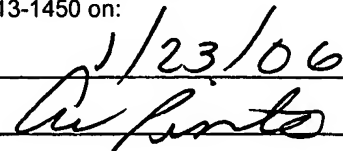
Dated: January 23, 2006

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

SHEET 1 of 2

Complete if Known

Application Number	10/785,364
Filing Date	February 23, 2004
First Named Inventor	James E. Greenwood
Art Unit	3624
Examiner Name	Vincent A. Millin
Attorney Docket No.	AFSI-100US

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date (MM-DD-YYYY)	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number - Kind Code ² (if known)			
		US-2002/0194120 A1	12/19/2002	Jeffrey Russell et al.	Entire Document
		US-6,208,973 B1	03/27/2001	Boyer et al.	Entire Document
		US-			
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FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Foreign Patent Document	Publication Date (MM-DD-YYYY)	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T ⁶
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¹Applicant's unique citation designation number (optional).

²See Kind Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04.

³Enter Office that issued the document, by the two-letter code (WIPO Standard St.3).

⁴For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document.

⁵Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

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(Use as many sheets as necessary)

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Art Unit	3624
Examiner Name	Vincent A. Millin
Attorney Docket No.	AFSI-100US

SHEET 2 of 2

NON-PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		International Search Report dated April 6, 2005, application no. PCT/US04/27323.	<input type="checkbox"/>
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